

FIG. 1

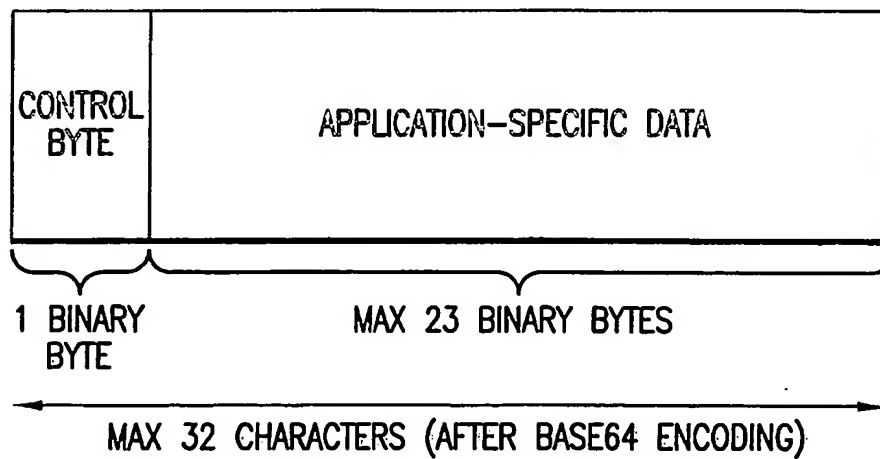


FIG. 2

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SAMPLE CARDHOLDER AUTHENTICATION PROCESS

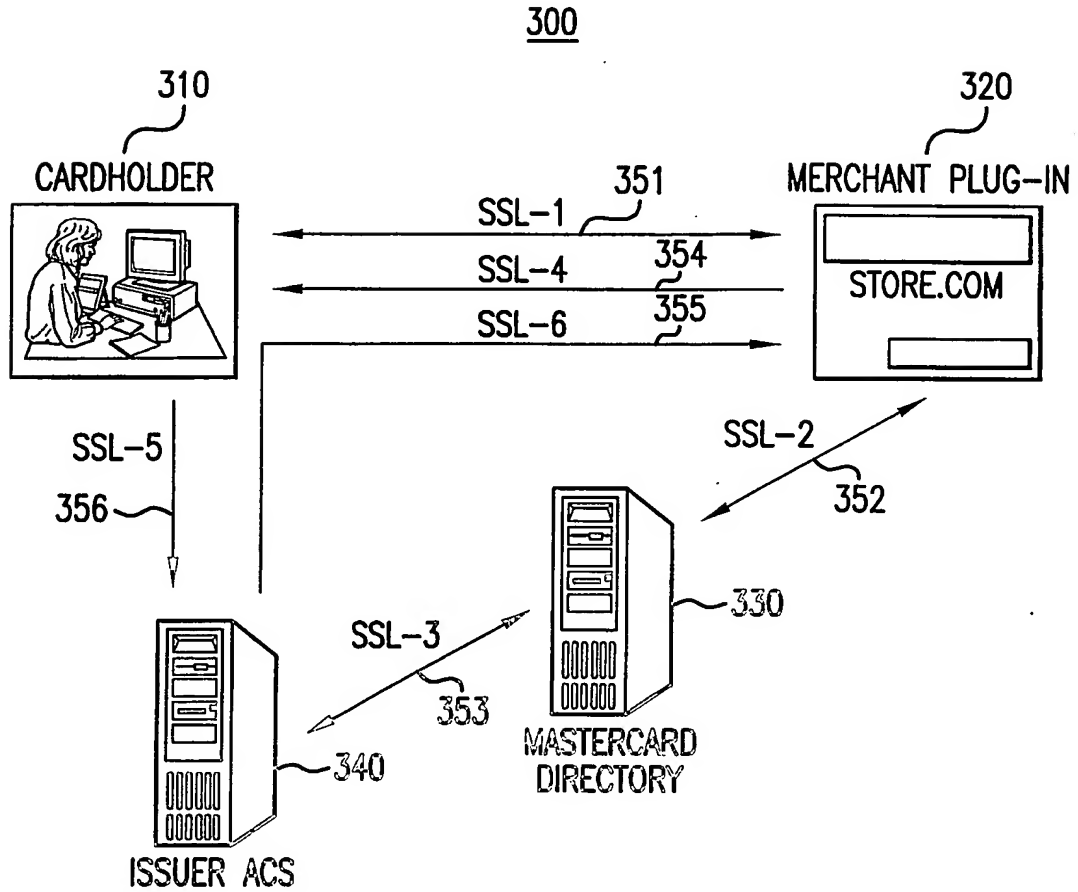


FIG.3

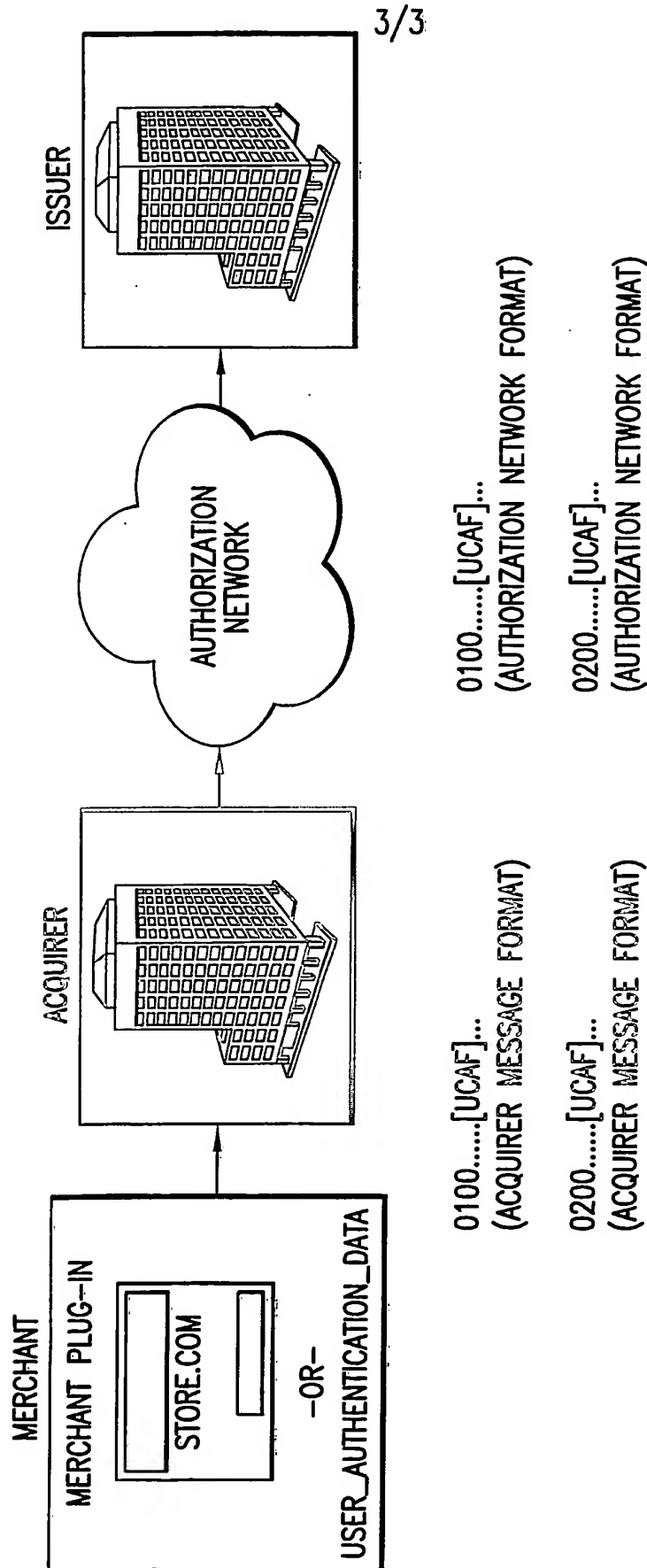


FIG.4